

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-174 (Canceled)

Claim 175 (Previously Presented) A method for effecting a sale using a communication network, said method comprising the steps of:

storing a negative database in one or more memories communicatively coupled to a computing device communicatively coupled to the Internet, said negative database including information for a plurality of users, said information including, for each user, a predetermined sales limit, an indication of whether the user has previously refused payment for a prior purchase, and an indication of whether the user has ever disputed a charge for a prior purchase;

receiving, at said computing device, a transmitted request for a sale transaction, the request being transmitted over the Internet using packetized data;

receiving, at said computing device, information transmitted from a user's computing device over the Internet using packetized data, wherein said information includes a password;

determining whether said password is valid, and if said password is valid, using said information from said user to consult said negative database and determine whether said user has ever disputed a charge for a prior purchase;

using said information from said user to identify a predetermined sale limit for said user in said sale transaction and

limit said user in said sale transaction to said predetermined sale limit if said user has never disputed a charge for a prior purchase; and

blocking said sale transaction if said user has previously disputed a charge for a prior purchase.

Claim 176 (Previously Presented) The method of claim 175, where said predetermined sale limit identifies a maximum sale amount permitted within a predetermined period of time.

Claim 177 (Canceled)

Claim 178 (Previously Presented) The method of claim 175, where said password is a personal identification number (PIN).

Claim 179 (Previously Presented) The method of claim 175, where said information transmitted from a user includes address information associated with said user.

Claim 180 (Previously Presented) The method of claim 179, where said address information is a computer network address.

Claim 181 (Previously Presented) The method of claim 179, where said address information is a billing address.

Claim 182 (Previously Presented) The method of claim 181, further comprising the step of verifying said address information.

Claim 183 (Previously Presented) The method of claim 175, further comprising a step of determining a sale limit for a user for whom no predetermined sale limit has been stored in said step of storing.

Claim 184 (Previously Presented) The method of claim 183, where said step of determining a sale limit includes the step of consulting one or more external databases.

Claim 185 (Previously Presented) The method of claim 184, where said one or more external databases includes at least one of the following: an automatic number identification

database, a credit card agency database, a credit report bureau database, a banking institution, or a check approval service.

Claim 186 (Previously Presented) The method of claim 175, further comprising the steps of:

effecting said sales transaction;
storing information identifying an amount of said sales transaction; and
using said stored information identifying an amount of said sales transaction when a subsequent sales transaction is requested for said user.

Claim 187 (Previously Presented) The method of claim 186, further comprising the step of reducing a user's predetermined sale limit based on said stored information identifying an amount of said sales transaction.

Claims 188-189 (Canceled)

Claim 190 (Previously Presented) A method for effecting a sale using a communication network, said method comprising the steps of:

storing, in a device communicatively coupled with a controller, a credit database identifying credit accounts associated with users, wherein said credit accounts include one or more credit limits for said users, an indication of whether said users have ever refused payment for a previous purchase, and an indication of whether said users have ever disputed a charge for a previous purchase;

receiving a request from one of said users for a sale transaction over said communication network, said request including user information;

performing, using said controller, initial fraud control with said user information and said credit database;

executing said sale transaction if said initial fraud control determines that said sale transaction would not exceed a credit limit for said user and if said user has never disputed a charge for a prior purchase;

blocking said sale transaction if said user has previously disputed a charge for a prior purchase;

temporarily blocking said sale transaction if said initial fraud control determines that said user has never disputed a charge for a prior purchase and if sale transaction would exceed a credit limit for said user;

providing said user with an opportunity to take corrective action associated with said credit account to permit said temporarily-blocked sale transaction; and

executing said temporarily-blocked sale transaction after said user takes corrective action associated with said credit account.

Claim 191 (Previously Presented) The method of claim 190, wherein said corrective action includes a payment made by said user towards said credit account.

Claim 192 (Previously Presented) The method of claim 190, wherein said user information includes address information of said user.

Claim 193 (Previously Presented) The method of claim 190, where said user information includes a telephone number.

Claim 194 (Previously Presented) The method of claim 190, where said one or more credit limits limit sale transaction volume for a given period of time.

Claim 195 (Previously Presented) One or more computer-readable media storing computer-executable instructions for effecting a sale using a web site on a communication network using the steps of:

storing, in one or more memory devices, a negative database identifying whether a plurality of users have ever disputed a charge for any prior purchase with said web site, and whether a plurality of users have ever refused payment for any prior purchase with said web site;

receiving a request from one of said users for a sale transaction using said web site, said request including information uniquely identifying said user;

automatically accessing said negative database, in response to said request, to determine whether said user has ever disputed a charge for any prior purchase made with said web site; and

blocking said sale transaction if said user has ever disputed a charge for any prior purchase made with said web site.

Claim 196 (Previously Presented) The one or more computer-readable media of claim 195, wherein said step of limiting includes the steps of:

temporarily blocking said sale transaction if said sale transaction would exceed a predetermined credit limit for said user;

providing said user with an opportunity to take corrective action associated with said predetermined limit to permit said temporarily-blocked sale transaction; and
executing said temporarily-blocked sale transaction after said user takes corrective action associated with said predetermined limit.

Claim 197 (Previously Presented) The method of claim 175, wherein said step of limiting includes the steps of:

temporarily blocking said sale transaction if said sale transaction would exceed said predetermined sale limit for said user;
providing said user with an opportunity to take corrective action associated with said temporarily-blocked sale transaction; and
executing said temporarily-blocked sale transaction after said user takes said corrective action.

Claim 198 (Canceled)

Claim 199 (Previously Presented) The method of claim 175, wherein said negative database contains information identifying whether said user has ever disputed a charge for prior purchases made at a plurality of different Internet-based ordering systems.